

Financial Hardship Policy

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Policy context: This policy relates to	
Standards or other external requirements	
Legislation or other requirements	<ul style="list-style-type: none">• Residential Tenancies Act 1999 (NT)
Contractual obligations	<ul style="list-style-type: none">• Contractual agreements with funding bodies• Residential Tenancy Agreement with tenants• Employment contracts

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1. Overview

This policy outlines how Community Housing Central Australia (CHCA) will assist tenants who are experiencing financial hardship.

2. Scope

This policy applies to all tenancies managed by CHCA excluding the Town Camps.

3. Definition

3.1. Financial hardship

Financial hardship is when a person wants to pay for their rent, debts and other living expenses on time but is unable to. Financial hardship may be short term or long term and may be caused by factors such as unemployment, health issues or sudden major expenses.

4. Guiding principles

We will:

- Treat tenants who are experiencing financial hardship sensitivity.
- Deal with each situation on a case-by-case basis.
- Help tenants who are currently experiencing, or may in the future experience, financial hardship.

5. Identifying financial hardship

We will consider the following factors to work out if a tenant is experiencing financial hardship:

- The tenant requests payment arrangements for rent, water or debt or goes into arrears or debt.
- The tenant tells us that they are having trouble paying their rent and other charges.
- The tenant has had a change in circumstances that has negatively affected their finances, for example health problems/increased medical expenses, death in the family, loss of employment/income etc.
- A support worker or financial counsellor has told us that the tenant is experiencing financial hardship.

6. Our response

We will use a number of approaches to help tenants who are experiencing financial hardship. These may include:

- Reviewing the current household income and rent payments due.
- Referrals to external support provider or financial counselling/credit and debt services
- Providing information on government rebates and incentives, or low interest or interest free loan schemes.

7. Flexible payment options

We will work with tenants who are experiencing financial hardship to make suitable, flexible payment arrangements for rent, tenant debt and other charges. Tenants should speak to Community Housing Officer or Support Worker if they are having difficulties paying their rent or other charges.

8. Financial Counselling

Financial counselling is a free community service provided by counsellors working in non-profit organisations that help consumers who are experiencing financial problems. Financial counsellors can provide a full assessment of a person's financial situation, information on government assistance, help with negotiations with credit providers and other businesses and information on credit laws, debt recovery processes and other areas. We will refer tenants to local financial counselling services where this could be of benefit.

9. The National Debt Helpline

The National Debt Helpline is a financial counselling information, advice and referral service available to consumers in the NT on credit, debt and banking issues. They provide detailed information and ways to deal with financial difficulties and negotiating with creditors, legal advice and assistance, and referrals to face-to-face financial counselling services. We may refer tenants to the National Debt Helpline (1800 007 007) where this could be of benefit.

10. Government rebates and incentives

The Territory and Federal Governments fund rebates and allowances that can help customers to pay their utilities bills. We will encourage tenants to contact their service providers for further information.

From time to time, the Territory and Federal Governments may fund programs and products that can assist customers to lower their utility bills. We will provide tenants with information about government programs and products as and when they are available.

11. Low interest loan schemes

NILS® loans are available for items that will improve the health and wellbeing for tenants and their families such as white goods, computer, furniture, medical equipment and essential repairs. Loans are available for up to \$1200 – with a cheque drawn to the supplier. There are no fees, interest or charges.

If tenants are experiencing hardship and a loan might be of assistance, we may refer tenants to an organisation to discuss no interest or low interest loan options.

12. Other assistance

Charitable organisations may be able to provide other forms of assistance, such as food vouchers or food banks, to people who are experiencing financial hardship.

13. Referenced policies / documents

- Arrears and Debt Management
- Start of Tenancy